

Prepared By/Record & Return To:
Karen Duddy
Loan Services, Inc.
P. O. Box 1838 – Locator #23-531
Pittsburgh, PA 15230-9500

Assignment of Mortgage

Effective Date: December 1, 2005

County of Polk, State of Florida

Assignor: First Franklin a Division of National City Bank of IN
2150 North First Street
San Jose, California 95131

Assignee: Citibank, N.A., as Trustee for First Franklin Mortgage Loan Trust, Mortgage
Loan Asset-Backed Certificates, Series 2005-FF12
150 Allegheny Center Mall
Pittsburgh, Pennsylvania 15212

Executed by: Robert Haughton and Daisy Laborde as joint tenants with rights of survivorship

Original Lender: First Franklin a Division of Nat City Bank of IN

Mortgage dated September 28, 2005 in the amount of \$214,400.00 and recorded on October 12, 2005 as
doc 2005248818 book 6438 page 1774-1791

Property Address: 532 Rochester Loop Davenport Florida 33897

Legal description: See Attached

Know All Men By These Presents that in consideration of the sum of Ten and No/100ths Dollars and other good valuable consideration, paid to the above Named assignor, the receipt and sufficiency of which is hereby acknowledged the Said Assignor hereby assigns unto the above named Assignee, the said Mortgage Having an original principal sum of \$214,400.00 interest thereby, Together with all moneys now owing or that may hereafter become due or owing in Respect thereof, and the full benefit of all the powers and of all the covenants and Provisions therein contained, and the said Assignor hereby grants and conveys Unto the said Assignee, the Assignor's beneficial interest under the Mortgage

To Have and to Hold the said Mortgage and Note, and also the said property unto the said Assignee forever, subject to the terms contained in said Mortgage and Note.

Signed on this day: December 9, 2009 but effective December 1, 2005

Witness



Matthew Coffman

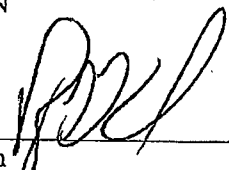
First Franklin a Division of National
City Bank of IN

Witness



Karalee Hirschfield

By


Bryan G Kusich
Vice President of First Franklin a
Division of National City Bank of IN

State of: Pennsylvania }
County of: Allegheny }

On December 9, 2009 before the undersigned, Karen Duddy a Notary Public in and for said County and State, on this day personally appeared, Bryan G Kusich, Vice President of F, known to be the person and officer whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted executed the instrument.

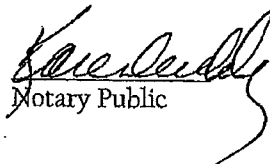
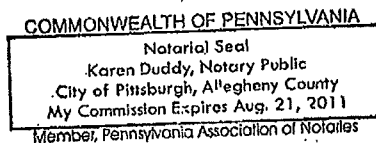
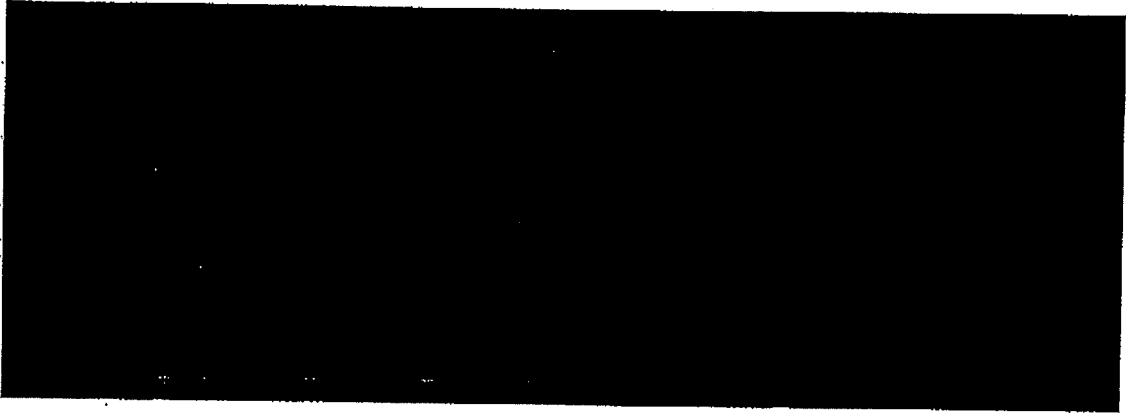

Notary Public

EXHIBIT "A"

Lot 35, LAKE DAVENPORT ESTATES WEST PHASE ONE, according to map or plat thereof as recorded in Plat Book 96, Pages 35 and 36, of the Public Records of Polk County, Florida.



UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

NOTICE OF APPEARANCE

In Re:

DAISY LABORDE

Debtor.

Case No.: 09-24191-rdd
(Chapter 13)

Assigned to:
Hon. ROBERT D. DRAIN
Bankruptcy Judge

PLEASE TAKE NOTICE, that the undersigned hereby appears on behalf of HOME LOAN SERVICES, INC., Secured Creditor, in the within proceeding.

Please send copies of all Notices and of all papers filed in the case to the undersigned. Further, please add our firm to the mailing matrix.

DATED: December 29, 2009
Buffalo, New York

Yours, etc.
STEVEN J. BAUM, P.C.
Attorneys for Secured Creditor
HOME LOAN SERVICES, INC.
/s/ Randa R. Simmons

By:

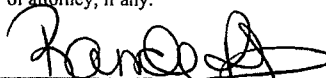
Randa R. Simmons, Esq.
Office and Post Address:
220 Northpointe Parkway, Suite G
Amherst, NY 14228
Telephone 716-204-2400

TO:

CLERK, UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK
300 Quarropas Street
White Plains, NY 10601

DAVID J. BABEL, ESQ. Attorney for Debtor
2525 Eastchester Road
Bronx, NY 10469

JEFFREY L. SAPIR, ESQ. Chapter 13 Trustee
399 Knollwood Road
Suite 102
White Plains, NY 10603

UNITED STATES BANKRUPTCY COURT Southern District of New York		PROOF OF CLAIM
Name of Debtor: Daisy Laborde		Case Number: 09-24191
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property): Home Loan Services, Inc. as servicer for Citibank, N.A., as Trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF12 Name and address where notices should be sent: Home Loan Services, Inc. 150 Allegheny Center Mall Pittsburgh, PA 15212 Telephone number:		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim. Court Claim Number: _____ (If known) Filed on: _____
Name and address where payment should be sent (if different from above): Home Loan Services, Inc. 150 Allegheny Center Mall Pittsburgh, PA 15212 Telephone number:		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. <input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
1. Amount of Claim as of Date Case Filed: \$ <u>239,201.67</u> If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4. If all or part of your claim is entitled to priority, complete item 5. <input checked="" type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.		5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount. Specify the priority of the claim. <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Wages, salaries, or commissions (up to \$10,950*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier – 11 U.S.C. §507 (a)(4). <input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. §507 (a)(5). <input type="checkbox"/> Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. §507 (a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. §507 (a)(8). <input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. §507 (a)(). Amount entitled to priority: \$ _____
2. Basis for Claim: <u>Money Loaned</u> (See instruction #2 on reverse side.)		*Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.
3. Last four digits of any number by which creditor identifies debtor: <u>6591</u> 3a. Debtor may have scheduled account as: _____ (See instruction #3a on reverse side.)		
4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information. Nature of property or right of setoff: <input checked="" type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: Value of Property: \$ _____ Annual Interest Rate _____ % Amount of arrearage and other charges as of time case filed included in secured claim, if any: \$ <u>17,370.16</u> Basis for perfection: <u>Mortgage</u> Amount of Secured Claim: \$ <u>239,201.67</u> Amount Unsecured: \$ _____		
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.		
7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.) DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain:		
Date: 12/15/2009		FOR COURT USE ONLY
Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any. Randa R. Simmons, Esq. 		

Daisy Laborde
Case No. 09-24191
Loan No. *****6591

TOTAL AMOUNT OF DEBT

Principal Balance		\$ 220,638.70
Accrued Interest	Interest at 7.100%	10,530.63
Accrued Late Charges		463.69
Foreclosure Attorney Fees		910.00
Foreclosure Attorney Costs		1,330.00
Escrow Advance		5,121.15
Property Inspections		72.50
Broker's Price Opinion		135.00
TOTAL		\$ 239,201.67

PRE-PETITION ARREARS

7 Payments at \$1,782.33	12,476.31
(May 1, 2009-November 1, 2009)	
Accrued Late Charges	463.69
Foreclosure Attorney Fees	910.00
Foreclosure Attorney Costs	1,330.00
Escrow Shortage	1,982.66
Property Inspections	72.50
Broker's Price Opinion	135.00
TOTAL	\$ 17,370.16

***This proof of claim is filed without waiving any and all rights the
Secured Creditor may have under 11 U.S.C. Section 362, if applicable.